



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ATTORNEY DOCKET NO. 049212-0103

Applicants: Bruce BENT et al.

Title: MONEY FUND BANKING SYSTEM WITH MULTIPLE
BANKS AND/OR RATES

Appl. No.: 09/677,535

Filing Date: 10/02/2000

Examiner: Daniel S. Felten

Art Unit: 3624

Confirmation 4334
Number:

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.

A copy of each non-U.S. patent document and each non-patent document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(b), concurrently with the filing of a Request for Continued Examination (RCE) application

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

Although Applicants believe that no fee is required for this Request, the Commissioner is hereby authorized to charge any additional fees which may be required for this Request to Deposit Account No. 19-0741.

Respectfully submitted,

October 20, 2006

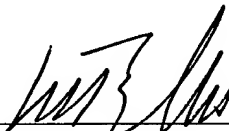
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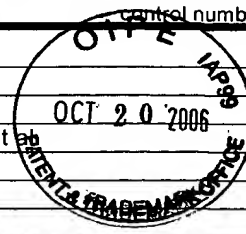
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Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: October 20, 2006 <i>(use as many sheets as necessary)</i>		Application Number	09/677,535
		Filing Date	10/02/2000
		First Named Inventor	Bruce BENT et al.
		Art Unit	3624
		Examiner Name	Unassigned
Sheet	1	of	3
		Attorney Docket Number	049212-0103



U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1	5,878,405	03-02-1999	GRANT et al.	
	A2	6,052,673	04-18-2000	LEON et al.	
	A3	6,374,231	04-16-2000	BENT et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)			

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.		
	A4	ANDERSON et al. "Retail Sweep Programs and Bank Reserves," Federal Reserve Bank of St. Louis Review, Bell & Howell Information and Learning Company, Vol. 83, Issue 1, 24 Sheets, January 1, 2001.		
	A5	BENT, "Bruce Bent Makes Money Market Funds Act Like Bank Accounts," Equity BBDP, October 5, 1998, 3 Sheets		
	A6	Declaration of Mr. Bruce Bent II, Vice Chairman and Registrant of Applicant on the date of first commercial use of the service providing interest and FDIC insurance for checking accounts by means of a system using money market deposit accounts (MMDA's) of October 23, 1997		
	A7	BRITT, "Struggling with Sweep Accounts," America's Community Banker, Vol. 6, No. 12, 11 Sheets, December 1, 1997.		
	A8	CHAPELLE, "Merrill's Rivals Say They, Too. Offer Services Beyond Banking," Securities Data Publishing On Wall Street, 2 Sheets, February 1, 2003.		
	A9	CHAPELLE et al. "Peering Into Tomorrow: At the Threshold of a New Century, Brokers and Others Discuss Where They were Going," Securities Data Publishing on Wall Street, 6 Sheets, December 1, 1999.		
	A10	COYLE, "A Look at commercial Demand Deposit Options," America's Community Banker, Vol. 9, Issue 2, Bell & Howell Information and Learning Company, 9 Sheets, February 1, 2000.		
	A11	CROCKETT, "Big Banks Found Stepping Up Marketing of 'Sweep' Accounts," American Banker, Vol. 159, No. 198, American Banker Inc., 3 Sheets, October 13, 1994.		

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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				First Named Inventor	Bruce BENT et al.
				Art Unit	3624
				Examiner Name	Unassigned
				Attorney Docket Number	049212-0103
Sheet	2	of	3		

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁸	
	A12	FREDRICKSON, "Rising Rates Rescue Money Fund Firm Reserve Profits by Picking Niches," Crain's New York Business, Crain Communications Inc., Vol. 20, Issue 51, 2 Sheets, December 20, 2004		
	A13	HOFFMAN, "Reserve's FDIC-Insured Account Draws Regionals; But some see little need for insurance," Crain Communications Inc., Investment News, 2 Sheets, June 4, 2001.		
	A14	KEENAN, "Tapping Brokerages for Alternative to CDs," American Banker, The Financial Services Daily, 3 Sheets, February 18, 2004.		
	A15	LAVINE, "Check Out High-Yield Checking Accounts," Broward Daily Business Review, Vol. 39, No. 102, 2 Sheets, April 27, 1998.		
	A16	MCREYNOLDS, "The Power of CASH: Ho-hum cash can be great product (and lead to more business) in troubled times," Securities Data Publishing on Wall Street, 3 Sheets, June 1, 2002.		
	A17	MCREYNOLDS et al. "Unusual Products for Unusual Times," Securities Data Publishing on Wall Street, 6 Sheets, May 1, 2001.		
	A18	POTTER, "As Sweep Accounts Continue to Grow, So do Community Bank Options," America's Community Banker, Vol. 9, Issue 8, Bell & Howell Information and Learning Company, 3 Sheets, August 1, 2000.		
	A19	SHARE, "New Service Skirts FDIC's \$100K Limit," Dialog Web Command Mode, 2 Sheets, June 13, 2003, http://www.dialogweb.com/cgi/dwclient .		
	A20	SMITH, "IBAA Won't Push Interest-Bearing Checking For Business; Says Too Few Members Want It," The American Banker, 2 Sheets, April 18, 1996.		
	A21	STAFFORD, "New Bank Program Allows \$1 Million in Insured Deposits," Dialog Web Command Mode, 3 Sheets, August 24, 2003, http://www.dialogweb.com/cgi/dwclient .		
	A22	WILSON, "How Cash Management Services Can Help Your Bank Cultivate New Relationships with Commercial Customers," America's Community Banker, Vol. 10, Issue 5, Bell & Howell Information and Learning Company, 8 Sheets, May 1, 2001.		
	A23	"Man Bites Dog: Funds Move Into Banking," IBC's Money Fund Selector, 2 Sheets, November 6, 1998.		
	A24	About iMoneyNet, Inc., About iMoneyNet's Money Funds Division, 4 Sheets, August 21, 2003, http://www.ibcdata.com/about.htm .		
	A25	"Reverse Ups Insurance Limit On Money Market Account," Thomson Financial Inc., Mutual Fund Market News, 1 Sheet, August 26, 2002.		
	A26	"The Reverse Funds to Offer up to \$600,000 of FDIC Insurance on Reserve Insured Deposits; Addressing Investor Needs for Increased Safety, Flexibility and a Competitive Yield," Business Wire, Inc. Business Wire, 2 Sheets, August 13, 2002.		

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	A27	"The Bank of New York adds a \$300,000 FDIC-Insured Money Market Account Option to its Dividend Income Checking Account," PR Newswire Associations, Inc., PR Newswire, 2 Sheets, April 18, 2002.		
	A28	The Reserve Fund, Study of U.S. Patent No. 6,374,231, 1 Sheet.		
	A29	"Bank of Oak Ridge to Offer FDIC Insurance on up to \$1.5 Million," Dialog Web Command Mode, 2 Sheets, September 25, 2003, http://www.dialogweb.com/cgi/dwclient .		
	A30	Reserve Management Corporation, Reserve Insured Deposits, Serial No. 76/315,600, Issued.		
	A31	The Reserve, "What Sets Us Apart," 2 Sheets, October 4, 2006, http://www.ther.com/bank/bank_wsua.shtml .		
	A32	The Reserve, "Reserve Insured Deposits," 2 Sheets, October 4, 2006, http://www.ther.com/ps/ps_fif.shtml .		
	A33	The Reserve, "Company History," 3 Sheets, October 4, 2006, http://www.ther.com/aboutus/history.shtml .		
	A34	The Reserve, "Reserve Insured Deposits Program," 2 Sheets, October 4, 2006, http://www.ther.com/bank/bank_insdep.shtml .		
	A35	Reserve Insured Deposits, United States Patent and Trademark Office, Reg. No. 2,694,910, Registered March 11, 2003, 1 Sheet.		

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